

REMARKS

Claims 17 – 29 were withdrawn and have accordingly been canceled without prejudice or disclaimer.

Claims 1 – 16 and 30 – 38 have been examined and stand rejected under 35 U.S.C. §102(e) as anticipated by U.S. Pat. Publ. No. 2004/0236688 (“Bozeman”). The rejections are respectfully traversed.

The present application has a filing date of October 4, 2001. Bozeman has a filing date of June 21, 2004 (i.e. later than the Application filing date), but claims the benefit of earlier filing dates of October 23, 2001 (i.e. later than the Application filing date) as a continuation-in-part of U.S. Pat. No. 6,754,640 (“the ‘640 patent”) and of October 30, 2000 (i.e. earlier than the Application filing date) on the basis that the ‘640 patent is a nonprovisional of U.S. Prov. Pat. Appl. No. 60/243,722 (“the ‘722 provisional application”). “The 35 U.S.C. 102(e) date of a reference ... is its earliest effective U.S. filing date, taking into consideration any proper benefit claims to prior U.S. applications under 35 U.S.C. 119(e) or 120 if the prior application(s) properly supports the subject matter used to make the rejection,” MPEP 706.02(f)(1), emphasis added. In this instance, it is only the ‘722 provisional application that has an earlier filing date than the Application so that disclosures relied on from Bozeman in the rejection must be supported by the disclosure of the ‘722 provisional application.

Applicant has obtained a copy of the ‘722 provisional application from the U.S. Patent and Trademark Office and attach it as Exhibit A. Without addressing the scope of disclosures in Bozeman itself, it is plain from an examination of the ‘722 provisional application that there is no disclosure of “receiving an electronic package defining an image of the financial instrument at a first institution from a presenter, the image having been generated as part of a transaction at a point of sale.” Specifically, the portion of Bozeman relied on by the Office Action is absent from the ‘722 provisional application and is therefore not entitled to the effective date of the ‘722 provisional application. The ‘722 provisional application similarly lacks any other disclosure of the relevant claim limitation. The same is true of limitations recited in the

corresponding independent apparatus claims, i.e. in Claims 30 and 34. Each of those claims is accordingly patentable over the cited art, as are the claims that depend therefrom.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

/Patrick M. Boucher/

Patrick M. Boucher
Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 415-576-0300
PMB:pmb
61088453 v1

EXHIBIT A

Attorney Docket No. 19290.00

IN THE APPLICATION

OF

WILLIAM O. BOZEMAN III

FOR AN

UNIVERSAL POSITIVE PAY SYSTEM AND METHOD

60243722.103000

UNIVERSAL POSITIVE PAY SYSTEM AND METHOD

BACKGROUND OF THE INVENTION

1. FIELD OF THE INVENTION

The present invention relates to a positive pay service system and method to reduce check fraud and verify customers' checks and other financial instruments.

2. DESCRIPTION OF RELATED ART

Check fraud and verification of checks presented to merchants and financial institutions have always been a problem for payers who write checks. Additionally, merchants and other payees are also concerned about check fraud, as well as banks and clearing houses. According to the Chairman of the Federal Reserve, Allan Greenspan, nearly 100 billion checks were written in 1999, with check fraud being approximately \$15 billion dollars during that same year.

U.S. Pat. No. 4,109,238 issued to Creekmore, outlines the use of a check verification system for providing customer operated verification of checks at point of sale locations. The system enables a customer to verify several possible kinds of checking functions, including verification of payroll or government checks as well as certain types of personal checks for cash. The system

utilizes a number of local point of use terminals which are operated by the customer and which communicate with a remotely located transaction processor including a positive file of customers who are entitled to verify checks.

5 U.S. Pat. No. 5,801,366 issued to Funk et al. outlines the use of an automated check processing system which includes an input device receiving checking account information and a check amount of a check provided for payment in a transaction. A transaction database coupled to the input device then electronically receives and stores the checking account information and check amount, which are then downloaded to a power encoder. The power encoder receives checking account information and check amounts for transactions occurring over a predetermined transaction period and then matches the checks with the electronic checking account information and check amounts.

10 U.S. Pat. No. 5,677,955 issued to Doggett et al. outlines the use of an electronic instrument created in a computer-based method for effecting a transfer of funds from an account of a payor in a funds-holding institution to a payee. The electronic instrument includes an electronic signature of the payor, digital representations of payment instructions, the identity of the payor, the identity of the payee and the identity of the funds-holding institution. A digital representation of a verifiable certificate by the institution of the authenticity of the instrument of the instrument is appended to the instrument.

U.S. Pat. No. 6,036,344 issued to Goldenberg outlines the use of an apparatus and method for countering fraudulent check cashing schemes that includes a central processing center that is connected to a plurality of banks through secure communication channels. Each check drawn against the banks has information stored therein, with that information corresponding to a plurality of digits and characters for the central processing center. When a check is presented at a bank, the information on the check is sent through one of the secure communication channels to the central processing system, which determines whether or not the account has sufficient funds to allow the check to be drawn against the account.

World Pat. No. WO 97/36267 also granted to Funk outlines the use of an automated positive check authorization system that includes an input device for receiving a check amount and checking account information pre-printed on a check drawing on a checking account presented in a transaction at the time of check presentment. The checking account information and check amount are electronically transmitted to a check verifier, which receives the check amount and checking account information from the input device and searches a checking account database for a current balance in the checking account.

This kind of "positive pay" service is known to those schooled in the related art, and is an excellent way to maintain check payment control and diminish check fraud. If this positive pay service could also reconcile accounts, that would be something that

0000012241295

would be even more valuable to a user looking to prevent check fraud and would be a sought after service.

None of the above inventions and patents, taken either singly or in combination, is seen to describe the instant invention as claimed.

SUMMARY OF THE INVENTION

The invention is a positive pay service system and method to reduce check fraud. The system includes several technologies for inputting current check register information from the customer to the system, a database for storing the current check register information and the check histories of the customers, software that searches for and captures escheated check register information, software that automatically polls current check register information from the customer or the customer's bank and conducting and transmitting a partial or full reconciliation of the current check register information from the system to the customer. The positive pay service method involves receiving input current check registration information from the customer, storing the current check registration information in the database, receiving the processed checks from the customer and their banks, comparing the check registration information stored in the database with the check registration information from the customer and their banks looking for differences between the check registration information stored in the database and the check registration information from

the customers and their banks and investigating these differences for check fraud.

Accordingly, it is a principal object of the invention to provide a positive pay check authorization system and method that reduces check fraud and maintains check payment control.

It is another object of the invention to provide a check authorization system that includes escheat tracking and reporting.

It is a further object of the invention to enable banks to communicate with each other through the system.

It is a further object of the invention to provide a check authorization system and method that also provides a positive or negative check history rating on a customer.

It is a further object of the invention to utilize a wide variety of technology to input data into the positive pay check authorization system.

It is a further object of the invention to perform a point of sale, point of presentment and point of encashment check authorization on a customer's check.

It is a further object of the invention to utilize electronic checks with the check authorization system.

It is a further object of the invention to allow a paper check conversion to an electronic check or an electronic check conversion to a paper check on a magnetic ink character recognition laser printer utilizing the check registration information for the check authorization system.

It is a further object of the invention to apply security detectable inks, tamper-proof foils and threads, as well as holograms to a financial instrument used in the system to provide additional security against fraud.

5 It is a further object of the invention to provide new wireless devices, known as the cell wallet, the palm wallet, the e-wallet and the cam wallet to be used with the system.

10 Still another object of the invention is to provide an method whereby check fraud and tampering is detected earlier in the check clearing process.

15 It is a further object of the invention to utilize a wide variety of plastic card financial instruments such as credit cards, debit cards, stored value cards and smart cards to input check registration information into the positive pay authorization system.

It is a further object of the invention to provide a service for bill presentment, bill payment, accounts payable and payroll for a customer and customer bank to the system.

20 It is a further object of the invention to utilize a check with a micro computer chip embedded within the paper surface of the check to contain check registration information.

It is an object of the invention to provide improved elements and arrangements thereof in an apparatus for the purposes described which is inexpensive, dependable and fully effective in accomplishing its intended purposes.

It is a further object of the invention to provide a method whereby a microcomputer chip embedded within the flat surface of a blank sheet of paper, check card, or other official items and plastic cards would provide a serial number, encrypted identification number, locator code and other character recognition materials that would allow the location of these items with the global positioning service (GPS).

It is a further object of the invention to utilize the cell wallet, palm wallet, e-wallet and cam wallet to be placed in the dashboard or console of a vehicle.

It is a further object of the invention to provide the NavCheck for the bank teller line to utilize current technology to read the presented checks or cards and enter the data into the universal positive pay system at the time of deposit or withdrawal.

These and other objects of the present invention will become readily apparent upon further review of the following specification and drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a diagram of parties involved with an Internet positive pay system according to the present invention.

Fig. 2 is a diagram of parties involved with an Internet positive pay system with outside financial services provided according to the present invention.

Fig. 3 is a diagram of parties involved with an Internet positive pay system with check verification provided according to the present invention.

Fig. 4 is a diagram of parties involved with an Internet positive pay system with check verification and outside financial services provided according to the present invention.

Figs. 5A and 5B are a flow diagram of a positive pay method for checking accounts according to the present invention.

Similar reference characters denote corresponding features consistently throughout the attached drawings.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

The present invention is a positive pay check authorization system 10 used by a customer 30 for maintaining check payment control and preventing check fraud, as shown in Fig. 1. The system 10 comprises a means for inputting current check register information from the customer to the system 10, a database 20 for storing the current check register information and the check histories of the check generating entities, software that searches for and captures escheated check register information, software that automatically polls current check register information from the customer 30 or the customer's bank 40, and means for transmitting a partial or full reconciliation of the current check register information from the system 10 to the customer 30.

Positive pay services have been available from individual banks for a number of years. It is a service that a bank sells for a fee to its account holders whereby only checks that are pre-approved are accepted at the bank. The check generating customer generally uploads a file of check register information daily to the bank of all checks written that day. When checks drawn on the customers' accounts are presented to the bank, their database is queried. If the check has been tampered with or if it is an unauthorized check number, the check will be rejected.

Positive pay services are recognized as an effective service to fight against check fraud. Rejected checks cause considerable effort to be expended throughout the highly regulated banking system. A typical check passes from point of sale to depositing bank to the Federal Reserve or clearing bank and back to the account holder's bank and account. At each step, the check is read, sorted and recorded, forming a trail that can be easily traced.

The existing positive pay services are bank specific; in other words, only a bank's own account holders can utilize it and take advantage of it. The preferred embodiment of this system is an universal positive pay service that can be used by both account holder members and non-members. The positive pay check authorization system 10 will be accessed by all banks, depositors and account holders for issuing and tracking check data at point of presentment, point of sale and point of encashment.

5 The positive pay check authorization system 10 allows all banks to participate in a process that would catch fraudulent checks earlier in the check redemption cycle. At each step in the check clearing process, the database 20 of the system 10 can be queried to determine if the owner of the account has indeed authorized the instrument for the amount written on it. A few banks have already developed their own internal positive pay software; however, this software is only bank specific.

10 The positive pay check authorization system 10 utilizes current check registration information that includes a check number, a check amount, an account number, a routing number, a check date and a check payee. The check register information is not limited to written check information and can include other financial instruments such as electronic checks, cash cards, credit
15 cards, traveler's checks, money orders, gift certificates and cashier's checks. Although the customer 30 will mostly use the positive pay check authorization system 10 for written checks, because of the similarity of check register information between these financial instruments, the system 10 can easily accommodate
20 the check register information for these other financial instruments as well.

For a customer 30, the positive pay check authorization system 10 has the flexibility to utilize several means for inputting current check register information into the system 10. These include computerized devices such as personal computers, portable

laptops and palmtops, as well as mainframe computers and servers, all of which must be tied into the Internet.

The customer 30 can simply log onto the uniform resource locator of the Web site of the database 20 or can utilize a customized Web form to download current check register information to the Web site. These types of computerized devices are well-known to those schooled in the related art, as is the use of the Internet to transmit information from one point on the Internet to another.

The customer 30 can initially set up an account number and punch in an activation code or a preset encrypted code whereby a dedicated dial sends the signal of the check register information to the database 20 and Web site. The positive pay check authorization system 10 also utilizes other means for inputting current check register information which include telephony devices. These telephony devices can take the form of a wireless cellular telephone or an ordinary standard telephone.

The wireless telephony device can be dialed up to send a signal to a receiver that integrates the downloaded signal with the other check register information. An ordinary standard telephone can also be used to download a signal over ordinary telephone service lines, which is also incorporated into the database 20 with other check register information. Telephony technology can also be used with voice recognition software to enter check register information to the database. Use of these telephony devices, voice

recognition software and systems are well-known to those skilled in the related art and are not a point of novelty with this invention.

Additionally, technology such as optical character recognition devices and magnetic ink character recognition devices can also be used as a means for inputting current check register information from the customer 30 to the system 10. The magnetic ink character devices can also be used by commercial check generating entities at the point of presentment and point of encashment to read check register information off of a written check.

Although the customer 30 can use transmission control protocol/Internet protocol to input check register information, there are other means for inputting current check register information such as using a modem, a fax machine or even mail. A corresponding telephone number or fax number is provided to a customer to utilize a modem or a fax and a mailing address is also provided to mail check register information if desired. These means for inputting check register information, however, are typically are not as convenient and popular as using the Internet.

A participating commercial entity, such as a commercial retail store 50, member bank 60, clearing house 70 and Federal Reserve 80 may match and compare the information from the check with the current check register information in the positive pay check authorization system 10. This is typically done by logging onto the system's 10 Web site over the Internet and simply accessing the desired current check register information file in the database 20.

If the check has been altered in any way, the participating

commercial entity is immediately notified not to accept the altered check. Likewise, a customer 30 can instantly check the system 10 for either a perfect match or a rejection of the check. A clearing house 70 or Federal Reserve Clearing Division 80 can also instantly check the system 10 or reject an altered check based on the current check register information.

The positive pay check authorization system 10 also has the means for performing a partial or full real-time reconciliation of the current check register information for a customer 30 on a daily or weekly basis, depending on the needs of the customer 30. The reconciliation for the customer 30 is requested and transferred via the Internet from the system 10.

As is shown in Fig. 2, the customer 30 can also download the current check register information to be reconciled to a customer bank 40. The customer bank 40 then passes through the current check register information onto the system 10, where the current check register information is reconciled and returned to the customer 30 (via the Internet).

A polling option is also available where the customer 30 may download their current check register information directly to their bank 40 and the bank 40 downloads the current check register information into the system 10. The system 10 may also dial up the bank 40 and poll the current check register information to be downloaded into the system 10. This polling is automatically done with software that is part of the system 10. This is a pass through

on the part of the customer bank 40, allowing the customer bank 40 to charge a fee for this service.

Similarly, at the end of each day, the system 10 can dial up the customer's 30 location and poll the customer 30 for the current check register information. The polling may occur either by an automatic dial up from the customer 30 to the system 10 or the system 10 automatically dialing up the customer 30 and downloading the current check register information. Typically, one type of polling is chosen over another, depending on the customer's preference. Both types of polling utilize software that is incorporated into the system 10 and can simply sweep the current check register files and download them into the system's 10 data files.

The positive pay check authorization system 10 also utilizes software that searches for and captures escheated check register information. Escheated check register information is information on checks that have not been cashed and are "unclaimed" by the system 10. This software continuously searches for outstanding escheated check register information. The software can track each states individual escheatment laws and indicate which laws pertain to the customer 30.

Financial instruments that are never presented for encashment or never redeemed are reported to many states as abandoned property. The face value of those instruments must be turned over to the state with a record of the rightful owner on a periodic

basis. The data in this system 10 can be used to generate these reports.

A micro computer chip can also be embedded within the flat surface of the paper check that would provide current check register information. This provides another fraud deterrent security feature along with the necessary current check registration information to be used in the system 10. This micro computer chip, if altered or tampered with, immediately tells the system 10 that the document has been falsified or tampered with. Security detectable inks, tamper-proof foils and threads, as well as holograms can also be incorporated into a financial instrument used in the system 10 to provide additional security against fraud.

Newly developed wireless devices known as the cell wallet, the palm wallet, the e-wallet and the cam wallet can also be used as part of this system 10. Although existing cell phones and palm devices are not a novelty, the cell wallet, the palm wallet, the e-wallet and the cam wallet are novel in and of themselves as well as being used in conjunction with the system 10.

These devices can be placed in a given vehicle and be known as the NavCheck device. For the purposes of making every component user friendly, the NavCheck device would be activated once the vehicle is started. Either a voice or digital message would appear on the screen of the NavCheck device, asking the vehicle owner to enter current written check register information into the device, which would include the check amount, check number and who the check was made out to. The customer account number and date would

be preset in the device for transmission of the data to the system 10, along with providing the necessary data for the customer's check or card register.

5 The NavCheck device would have the same capabilities as the cell wallet, palm wallet, e-wallet and cam wallet. A simple plug-in attachment to these devices would allow the download of data and digitized pictures to the system 10. With the microcomputer chip, a lost, stolen or forged check can also be located through the GPS utilizing the NavCheck device to locate the paper check or card. 10 These devices also allow ease for the customer to use electronic checks and transmit the check data to the system 10.

15 These new devices will have the capability to have a refillable ball point pen with an optical character reader that records all of the current check registration information of the check written. These devices will have the capability to have voice recognition. As the customer writes the check, they simply state the current check register information. The device will already have the customer's account number and date preset, thus the data is entered into the device and a signal sent daily 20 downloading the wireless check register of these wallet devices to the system 10. These devices will also have the capability to have optical character recognition scanning to allow the customer to scan the check that was just written.

If a customer elects not to carry a paper checkbook or single paper check, they may utilize the invention's option of converting to an electronic check through these devices. The customer may

also elect to key in the check data by punching in the correct data on the keypad. All methods on these newly invented devices are for the purpose of providing another means for the customer to provide the necessary check registration information to the system 10.

One of the more important features of the positive pay check authorization system 10 is check verification services 90, which are outlined in Fig. 3 and Fig. 4. The check verification services 90 feature allows the commercial retail entity 50 to access the customer's 30 history of writing checks, giving a negative or positive rating. This can be done in addition to accessing the previously discussed check register information.

When a given commercial retail entity 50 is presented a customer's check at the point of sale, the commercial retail entity 50 sends the system 10 a signal which is then sent to the check verification services 90 provider. The provider then accesses the customer's 30 check history and gives a positive or negative rating based on whether there are any checks that have not been honored. If there are any dishonored checks written presented by the customer 30, a negative rating will be given. If there are no dishonored checks, a positive rating will be given.

Once the rating has been established, a signal is then sent back to the system 10 and back to the commercial retail entity 50 (over the Internet). It is up to the commercial retail entity 50, what to do with this rating. In other words, it is up to the

include a Web form on the Internet, where an account holder goes to a private Web page and enters the check register information. There are also client application software programs that can reside on an account holder's computer and transmit the check register information via modem or transmission control protocol/Internet protocol on the Internet to the system 10. Voice activated client software that receive check register information input via voice can also be used and is known to those skilled in the related art.

Scanner technology attached to a computer that reads a check and transmits data as well as bar code readers can also be used to upload check register information. Ordinary telephone data entry that uses keypad input can be used to transmit data as well as 2-way paging devices. Even ordinary mail or delivery services can be used to deliver data to the physical address of the system 10 (to be entered by hand into the system 10).

The second step of the method 130 involves the payee 100 receiving the physical check and depositing the check into his or her bank account at the payee's bank 100. The payee's bank 100 utilizes optical character recognition or magnetic ink character recognition technology to scan the check and upload the check register check information to the database 20 (usually via the Internet). This is usually done automatically with the polling software previously discussed. The system 10 receives notification when the check clears, as it will for each redundant step of the check clearing process.

5 The third step of the method 130 involves the payee's bank 100 checking and verifying the check register information from the check with the check register information from the database 20. This is done to detect fraudulent tampering or unauthorized use of the check early in the check clearing process and is an advantage over some of the current methods outlined in the related art.

10 The fourth step of the method 130 involves the payee's bank 100 depositing the check into a regional Federal Reserve Clearing Division 80 or clearing house 70. Like the previous step involving the payee's bank 100, the Federal Reserve 80 or clearing house 70 checks the check against the system 10 for check tampering or fraud again for added security and redundancy.

15 The fifth step of the method 130 involves the Federal Reserve 80 or clearing house 70 sending the check to the payer's bank 120. The check is again checked and compared with the check register information in the database 20 for check tampering and fraud by the payer's bank 120 and approves the check for deposit. The check is then debited from the payer's 30 account and the system 10 is notified, which is the sixth and final step of the method 130.

20 Each participant in the check clearing process all have an opportunity to add to and receive information from the system 10. This information can be used for account verification and notifying if a check was rejected due to unauthorized issue, tamper evidence and account owner cancellation. Status of a check as far as where it is in the clearing process is also readily available. A check query notice is sent to a payor 30 whenever their records are

accessed and a deposit acceptance notice is sent to a payee 100 and payor 30 when a check is accepted.

It is to be understood that the present invention is not limited to the sole embodiments described above, but encompasses any and all embodiments within the scope of the following claims.

5

5043752 10000

CLAIMS

I claim:

1. A positive pay check authorization system used by a customer for maintaining check payment control and preventing check fraud, comprising:

a means for inputting current check register information from the customer to the system;

a database for storing the current check register information and the check histories of the customers;

software that searches for and captures escheated check register information;

software that automatically polls current check register information from the customer or the customer's bank; and

a means for transmitting a partial or full reconciliation of the current check register information from the system to the customer.

2. The positive pay check authorization system according to claim 1, wherein said means for inputting current check register information from the customer to the system is the Internet.

3. The positive pay check authorization system according to claim 1, wherein said means for inputting current check register information from the customer to the system is a telephony device.

4. The positive pay check authorization system according to claim 1, wherein said means for inputting current check register information from the customer to the system is a voice recognition device.

5. The positive pay check authorization system according to claim 1, wherein said means for imputing current check register information from the customer to the system is a wide variety of plastic card financial instruments such as credit cards, debit cards, stored value cards and smart cards.

5. The positive pay check authorization system according to claim 1, wherein said means for inputting current check register information from the customer to the system is an optical character recognition device.

6. The positive pay check authorization system according to claim 1, wherein said means for inputting current check register information from the customer to the system is a magnetic-ink character recognition device.

7. The positive pay check authorization system according to claim 1, wherein said software that searches for and captures escheated check register information and are tied into individual state escheatment laws.

8. The positive pay check authorization system according to claim 1, wherein said means for transmitting a partial or full reconciliation of the current check register information from the system to the customer is requested and transferred via the Internet.

9. The positive pay check authorization system according to claim 8, wherein the customer will download and reconcile the current check register information to a customer's bank.

10. The positive pay check authorization system according to claim 1, wherein software used by the customer is automatically used to regularly poll the current check register information from the customer to the system on a daily basis.

11. The positive pay check authorization system according to claim 1, wherein software used by the system is automatically used to regularly poll the current check register information from the customer to the system on a daily basis.

12. The positive pay check authorization system according to claim 1, wherein said current check registration information includes a check number, a check amount, an account number, a routing number, a check date and a check payee.

13. A positive pay check authorization method used by a

customer for maintaining check payment control and preventing check fraud, comprising the steps of:

payer uploads check information to the database;

payee deposits check in payee bank;

payee bank checks check against database for fraud or unauthorized checks;

check is deposited in Federal Reserve and clearing bank, which checks it again against the database;

payer bank receives checks and checks against the system;

and

payer reports back to the system that the check has been debited from payer.

6043722-10300

ABSTRACT OF THE DISCLOSURE

000001-2247229
50443722-103000

A positive pay service system and method to reduce check fraud. The system includes several technologies for inputting current check register information from the customer to the system, a database for storing the current check register information and the check histories of the customers, software that searches for and captures escheated check register information, software that automatically polls current check register information from the customer or the customer's bank and means for transmitting a partial or full reconciliation of the current check register information from the system to the customer. The positive pay service method involves receiving input current check registration information from the customer, storing the current check registration information in the database, receiving the processed checks from the customer and their banks, comparing the check registration information stored in the database with the check registration information from the customer and their banks looking for differences between the check registration information stored in the database and the check registration information from the customers and their banks and investigating these differences for check fraud.

60413722-103000

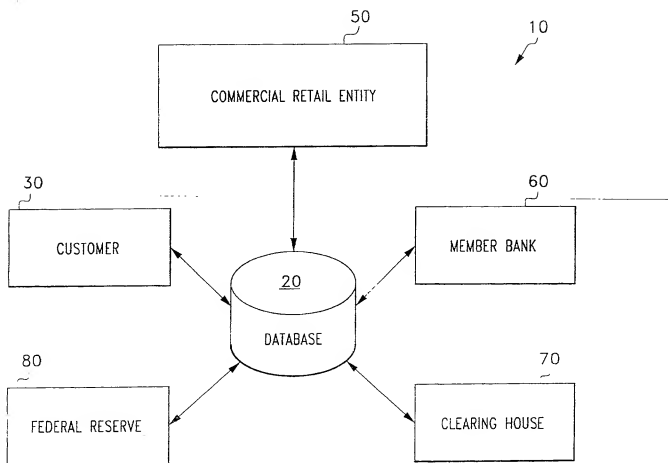


Fig. 1

60243722-103000

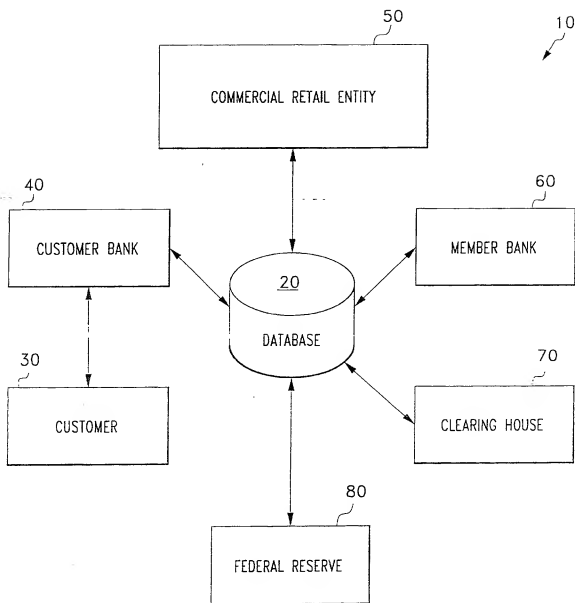


Fig. 2

000001-2224209

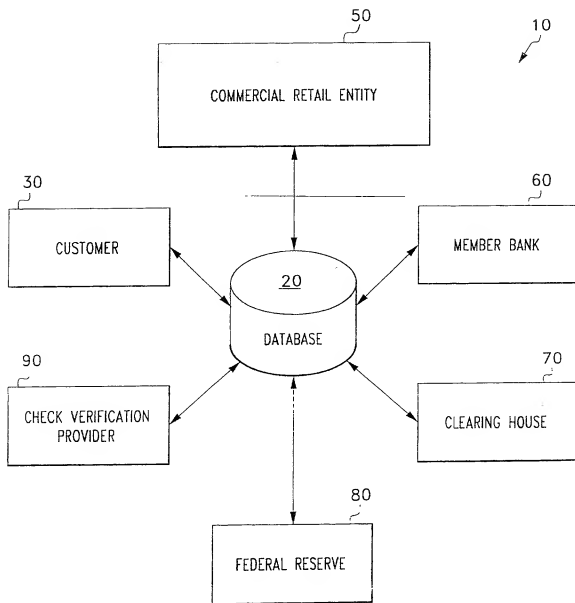


Fig. 3

6044722-103000

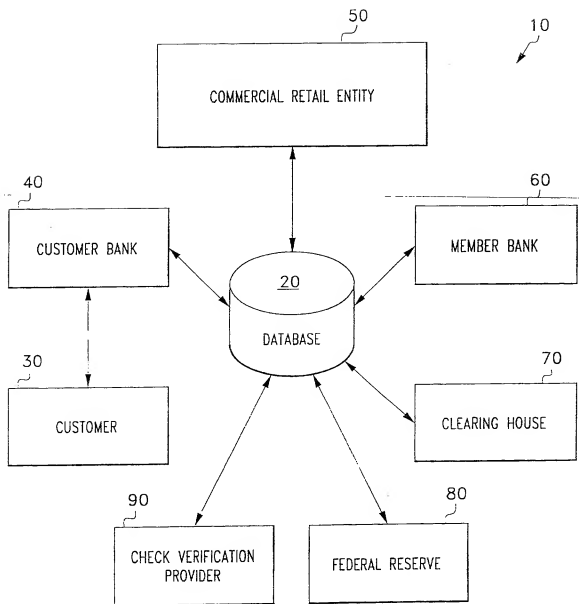


Fig. 4

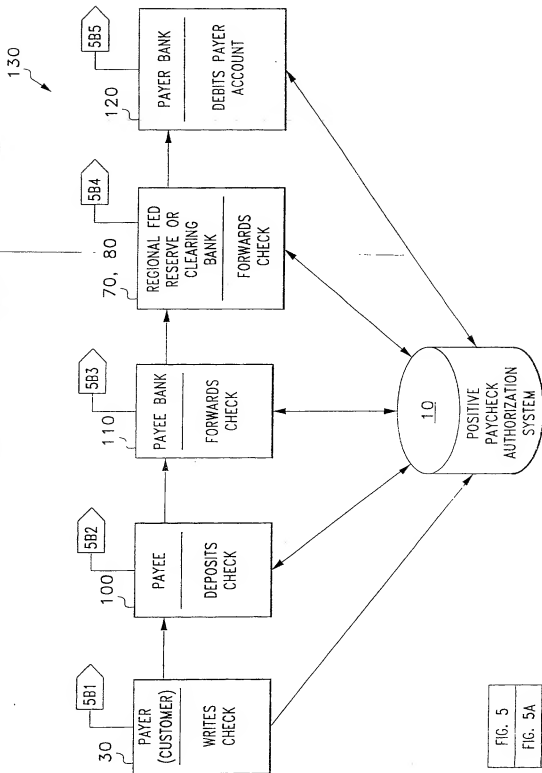


FIG. 5
FIG. 5A
FIG. 5B

Fig. 5A

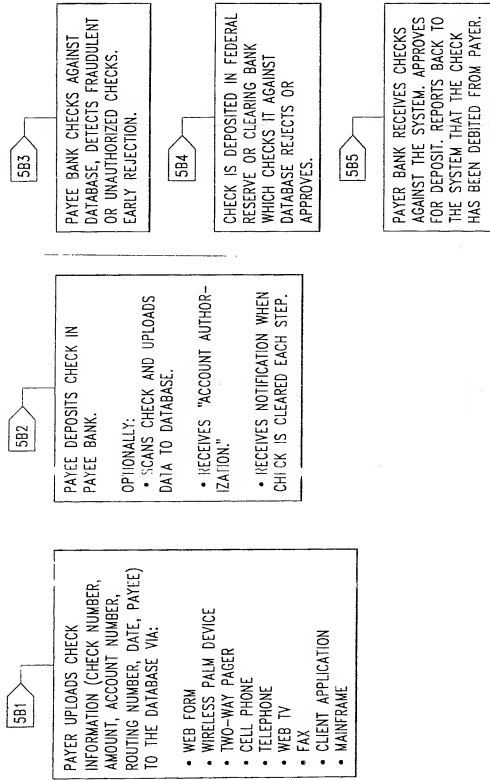


Fig. 5B